

Information to identify the case:

Debtor 1	Brian W. Hamilton	Social Security number or ITIN	xxx-xx-3094
	First Name Middle Name Last Name	EIN	--
Debtor 2	Elizabeth A. Hamilton	Social Security number or ITIN	xxx-xx-0921
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-12215-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian W. Hamilton

Elizabeth A. Hamilton

3/22/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian W. Hamilton
Elizabeth A. Hamilton
Debtors

Case No. 19-12215-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 22, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian W. Hamilton, Elizabeth A. Hamilton, 403 High Street, Norwood, NJ 07648-1228
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518006672	#+ GreenSky Credit, Attn: Bankruptcy, PO Box 29429, Atlanta, GA 30359-0429
519333182	+ Greensky LLC, PO Box 71215, Charlotte, NC 28272-1215
518006676	Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
518006677	+ Summit Collection Services, 50 N Franklin Tpke., Suite 5, Ho Ho Kus, NJ 07423-1562

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 22 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 22 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 23 2022 00:28:00	AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Mar 23 2022 00:28:00	AIS Portfolio Services, LP Attn: Ally Financial De, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ EDI: CHRM.COM	Mar 23 2022 00:28:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
518147516	EDI: GMACFS.COM	Mar 23 2022 00:28:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
519277865	+ EDI: AISACG.COM	Mar 23 2022 00:28:00	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518006668	+ EDI: GMACFS.COM	Mar 23 2022 00:28:00	Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
518006669	+ EDI: TSYS2	Mar 23 2022 00:28:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
518016103	+ EDI: CHRM.COM	Mar 23 2022 00:28:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275

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518006670	+ EDI: CAPITALONE.COM	Mar 23 2022 00:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518170385	+ EDI: AIS.COM	Mar 23 2022 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518006671	+ Email/Text: bbagley@enerbankusa.com	Mar 22 2022 20:34:00	EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
518040786	+ Email/Text: bankruptcy@greenskycrredit.com	Mar 22 2022 20:34:00	Home Depot Loan Services, c/o Greensky, LLC, 1797 Northeast Expressway, Ste 100, Atlanta, GA 30329-2451
518056926	+ EDI: HY11.COM	Mar 23 2022 00:28:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
518006673	+ EDI: FORD.COM	Mar 23 2022 00:28:00	Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
518579111	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2022 20:36:25	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579110	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2022 20:36:35	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518162810	EDI: PRA.COM	Mar 23 2022 00:28:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
518179162	EDI: PRA.COM	Mar 23 2022 00:28:00	Portfolio Recovery Associates, LLC, C/Osynchrony Bank, POB 41067, Norfolk VA 23541
518162780	EDI: PRA.COM	Mar 23 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518179343	EDI: PRA.COM	Mar 23 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518180221	+ Email/Text: bncmail@w-legal.com	Mar 22 2022 20:34:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518006675	+ EDI: DRIV.COM	Mar 23 2022 00:28:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
518540185	+ EDI: RMSC.COM	Mar 23 2022 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518007778	+ EDI: RMSC.COM	Mar 23 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518006678	+ EDI: RMSC.COM	Mar 23 2022 00:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
518006679	+ EDI: RMSC.COM	Mar 23 2022 00:28:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518178826	Email/Text: mtgbk@shellpointmtg.com	Mar 22 2022 20:34:00	THE BANK OF NEW YORK MELLON Trustee (See 410), c/o NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
518153582	+ EDI: AIS.COM	Mar 23 2022 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 30

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

District/off: 0312-2

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
518006674	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
James DiMaggio	on behalf of Joint Debtor Elizabeth A. Hamilton jdimaggio@keaveneylegalgroup.com jdimaggio@keaveneylegalgroup.com;atruss@keaveneylegalgroup.com
James DiMaggio	on behalf of Debtor Brian W. Hamilton jdimaggio@keaveneylegalgroup.com jdimaggio@keaveneylegalgroup.com;atruss@keaveneylegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC1 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com ksweeney@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7